

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

829374

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**Attorneys for Wells Fargo Bank, N.A. As Trustee For Freddie
Mac Securities REMIC Trust, Series 2005-S001**

In Re:

Lina C. Granada



Order Filed on March 4, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No: 19-25000 - JKS

Hearing Date: February 13, 2020

Judge: John K. Sherwood

Recommended Local Form:



Followed



Modified

**ORDER RESOLVING OBJECTION TO APPLICATION FOR EXTENSION OF LOSS MITIGATION
PERIOD**

The relief set forth on the following pages, numbered two (2) and two (2) is hereby **ORDERED**.

DATED: March 4, 2020

A handwritten signature in black ink, appearing to read "J K Sherwood".

Honorable John K. Sherwood
United States Bankruptcy Court

Applicant: Lina C. Granada
Applicant's Counsel: Russell L. Low, Esquire
Secured Creditor's Counsel: Phelan Hallinan Diamond & Jones, PC
Property Involved ("Collateral"): 263 Hillcrest Avenue, Wood Ridge, NJ 07075

Relief sought: ☒ **Application for Extension of Loss Mitigation Period**
☐ Motion to dismiss
☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Application is resolved, subject to the following conditions:

1. The Loss Mitigation Period is hereby extended until **April 13, 2020** or until the loss mitigation decision is made by the secured creditor.
2. Debtor shall promptly open DMM Portal by submitting complete initial loss migration package for Wells Fargo Bank, N.A. As Trustee For Freddie Mac Securities REMIC Trust, Series 2005-S001's review.
3. Chapter 13 Standing Trustee is hereby authorized to make pre-petition disbursements on secured creditor's claim (see claim #9) pending Wells Fargo Bank, N.A. As Trustee For Freddie Mac Securities REMIC Trust, Series 2005-S001's decision on loan modification.
4. This Order does not replace or modify terms and conditions of Loss Mitigation Program.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Lina C Granada
DebtorCase No. 19-25000-JKS
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Mar 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 06, 2020.

db +Lina C Granada, 263 Hillcrest Avenue, Wood Ridge, NJ 07075-1223

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 06, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Gulf Harbour Investments Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Robert Davidow on behalf of Creditor WELLS FARGO BANK, N.A. AS TRUSTEE FOR FREDDIE MAC
SECURITIES REMIC TRUST, SERIES 2005-S001 nj.bkecf@fedphe.com
Russell L. Low on behalf of Debtor Lina C Granada ecf@lowbankruptcy.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Sherri Jennifer Smith on behalf of Creditor WELLS FARGO BANK, N.A. AS TRUSTEE FOR FREDDIE MAC
SECURITIES REMIC TRUST, SERIES 2005-S001 nj.bkecf@fedphe.com, nj.bkecf@fedphe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. as trustee for Freddie
Mac Securities REMIC Trust, Series 2005-S001 ecf@powerskirn.com

TOTAL: 7